



Ask the I&R Specialist March 2006

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I am uninsured because I do not qualify for any type of medical coverage. However, I have a toothache, and am in need of treatment. Is there any way that I can get help?

There are a couple of programs which can assist low-income individuals who need dental care but do not have insurance or the means to pay privately. The clinic of the dental school of The University of Medicine and Dentistry of New Jersey (UMDNJ) can be reached at (973) 972-4536. You can also contact the Foundation of Dentistry for Persons with Disabilities' Donated Dental Services. Residents of the northern counties of New Jersey should call (888) 955-0055 to inquire about assistance, and the number to call in the southern half of the state is (800) 829-4619.

I am collecting Social Security Disability benefits, and am attempting to rent an apartment. I had some financial difficulties while I was waiting for my disability determination, and now I have a less than perfect credit score, which has caused a couple of apartment complexes to turn me down. Since I have a disability, doesn't this constitute discrimination?

Actually, property managers do have a legal right to accept or reject an applicant based on financial criteria. Remember that the rental offices are turning you down based on your credit score, not your disability, so they are not engaged in discriminatory behavior. Unfortunately, many individuals with disabilities are in a similar situation.

My first suggestion would be to try to discuss the reason for your credit score with the person from whom you are attempting to rent an

apartment. If your credit up to the onset of your disability was good, and you've begun to get back on track since you've started collecting benefits, it's possible that if they understand the reason for your current credit score then they might be open to being a bit more lenient.

But I also strongly encourage you to contact one of the several non-profit consumer credit counseling agencies which serve New Jersey residents. A consumer credit counselor can examine your credit report to determine what is negatively affecting your credit score, and can then help you to develop and implement a plan within your budget to work through your debts and improve your overall rating.